

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:
MEKILA ANTOINETTE SMITH
555 N DUPONT AVE D 80
MADISON, TN 37115

CASE 14-02850-MH3-13
JUDGE MARIAN F HARRISON
6/2/2014

SSN XXX-XX-1115

NOTICE OF CONFIRMATION AND PLAN TERMS

ON **05/29/2014** the debtor(s) Chapter 13 plan, as amended, was confirmed by order of **JUDGE MARIAN F HARRISON**. This order provides an extension of the finality date to provide all parties in interest the opportunity to review the plan or its terms and seek relief from its term pursuant to Rule 9023, Federal Rules Bankruptcy. Any application for relief under Rule 9023 must be filed with the court on or before **06/23/2014**. Thereafter, the confirmed plan will be deemed final and binding on all parties pursuant to 11 U.S.C. §1327.

M. SMITH to pay **\$442.50 MONTHLY**

to the Trustee who shall disburse funds pursuant to the terms of the confirmed plan.

To the debtor's attorney, **MARK PODIS AND ASSOCIATES**, the sum of **\$3,400.00** to be paid at **\$200.00 per month**.

Total fee awarded is **\$3,500.00**.

To the Court Clerk the sum of **\$235.00** and **\$46.00** for filing and noticing fees.

The plan requires the payment, in full, of priority claims, proofs of which are timely filed, as follows:

<u>Class</u>	<u>Creditor Name</u>		<u>Claim Amt</u>	<u>Interest</u>
I	* PRIORITY INSURANCE AGENCY INC	\$0.00 monthly	\$88.76	0.00%

Priority claims are generally paid prior to disbursements to any unsecured creditor, although no disbursements will be made on priority claims until support, mortgage, and secured creditors are current.

The court has fixed a value on the collateral held by all secured creditors, which value shall be deemed the extent of the secured claim. Such creditors shall retain the lien on their collateral and shall be treated as follows:

<u>Creditor Name</u>	<u>Value</u>	<u>Interest</u>	<u>Monthly Payment</u>
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----- **NONE** -----

To creditors holding claims secured by a purchase money security interest in a motor vehicle incurred within 910 days preceding the petition or secured by a purchase money security interest in any other thing of value incurred in the 1 year period preceding the filing as follows:

<u>Creditor/Collateral</u>	<u>Interest</u>	<u>Principal Amt To Be Pd</u>	<u>Month</u>
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----- **NONE** -----

iii. To the holders of other "long term" debts provided for under U.S.C. §1322(b)(5).

<u>Creditor</u>	<u>Regular Payment</u>	<u>Last date included in the arrearage claim</u>
! INLAND BANK/INSOLVE AUTO FUNDING	\$200.00	4/14

The Trustee is authorized to pay any post petition fees, expenses, and charges, notice of which is filed pursuant to Rule 3002.1, F.R.B.P. and as to which no objection is raised, at the same disbursement level as the arrears claim noted above.

As of the date of this notice, the following notice of post petition fees, expenses, and charges has been filed:

<u>Creditor Name</u>	<u>Claim Amount</u>	<u>Monthly Payment</u>
----- NONE -----		

The plan treats some unsecured claims differently than others. The following claims to unsecured claimholders, in classes and paid in classes, sequentially as shown below:

<u>Class</u>	<u>Creditor Name</u>	<u>Interest</u>	<u>Dividend</u>	<u>Claim</u>
----- NONE -----				

The plan establishes a minimum dividend to general unsecured creditors, with timely claims but may establish a dividend to some creditors that differ from others. The following claims will be paid in the general unsecured class:

<u>Creditor Name</u>	<u>Interest</u>	<u>Dividend</u>	<u>Claim</u>	<u>Account</u>
ACE CASH EXPRESS	0.00%	20.00%	\$0.00	xxxxxxxx1115
* AMERICAN INFOSOURCE LP AS AGENT FOR	0.00%	20.00%	\$148.37	xxxxxxxx1749
BANK OF AMERICA	0.00%	20.00%	\$0.00	xxxxxxxx1115
CAPITAL 1 BANK	0.00%	20.00%	\$0.00	xxxxxxxx5950
CENTRAL CHILD SUPPORT RECEIPTING UNIT	0.00%	20.00%	\$0.00	xxxxxxxx8812
CHECK INTO CASH	0.00%	20.00%	\$0.00	xxxxxxxx1115
COLORADO STUDENT LOA/COLLEGE ASSIST	0.00%	20.00%	\$0.00	xxxxxxxx2924
COLORADO STUDENT LOA/COLLEGE ASSIST	0.00%	20.00%	\$0.00	xxxxxxxx9024
COLORADO STUDENT LOA/COLLEGE ASSIST	0.00%	20.00%	\$0.00	xxxxxxxx9124
CORNEA CONSULTANTS OF NASHVILLE	0.00%	20.00%	\$0.00	xxxxxxxx3261
DEPT OF EDUCATION NELN	0.00%	20.00%	\$0.00	xxxxxxxx5424
FIRST PREMIER BANK	0.00%	20.00%	\$0.00	xxxxxxxx1197
FORT SILL NATIONAL BANK	0.00%	20.00%	\$0.00	xxxxxxxx1126
FRIST CLINIC 8178 HCA	0.00%	20.00%	\$0.00	xxxxxxxx2210
FRIST CLINIC 8178 HCA	0.00%	20.00%	\$0.00	xxxxxxxx5938
FRIST CLINIC 8178 HCA	0.00%	20.00%	\$0.00	xxxxxxxx5612
GEGRB DILLARDS	0.00%	20.00%	\$0.00	xxxxxxxx1536
GEGRB JC PENNY	0.00%	20.00%	\$0.00	xxxxxxxx7159
GRAND CANYON UNIVERSITY	0.00%	20.00%	\$0.00	xxxxxxxx1115
HSBC BANK	0.00%	20.00%	\$0.00	xxxxxxxx9863
* JEFFERSON CAPITAL SYSTEMS LLC	0.00%	20.00%	\$2,760.76	xxxxxxxx6554
* MADISON SUBURBAN UTILITY	0.00%	20.00%	\$173.56	xxxxxxxx2387
* METRO WATER SERVICES	0.00%	20.00%	\$84.38	xxxxxxxx
* RADIOLOGY ALLIANCE	0.00%	20.00%	\$153.00	xxxxxxxx5301
REGIONS/AMS	0.00%	20.00%	\$0.00	xxxxxxxx1923
* SPRINT CORP	0.00%	20.00%	\$1,319.49	xxxxxxxx6860
SUNTRUST BANK	0.00%	20.00%	\$0.00	xxxxxxxx3234
UNIVERSITY OF PHOENIX	0.00%	20.00%	\$0.00	xxxxxxxx8519
* US BANK NA	0.00%	20.00%	\$549.20	xxxxxxxx9197
US DEPT OF EDUCATION	0.00%	20.00%	\$0.00	xxxxxxxx1151
US DEPT OF EDUCATION	0.00%	20.00%	\$0.00	xxxxxxxx1152
* US DEPT OF EDUCATION	0.00%	20.00%	\$31,946.03	xxxxxxxx1115
WORLD FINANCE	0.00%	20.00%	\$0.00	xxxxxxxx8901

WORLD FINANCE	0.00%	20.00%	\$0.00	xxxxxxxx9501
WORLD FINANCE	0.00%	20.00%	\$0.00	xxxxxxxx9901

The following parties will receive future notices, but no distribution will be made to them under the confirmed plan:

DEPT OF EDUCATION NELN	DEPT OF EDUCATION NELN	DEPT OF EDUCATION NELN
DEPT OF EDUCATION NELN	DEPT OF EDUCATION NELN	DEPT OF EDUCATION NELN
DEPT OF EDUCATION NELN	DEPT OF EDUCATION NELN	DEPT OF EDUCATION NELN
DEPT OF EDUCATION NELN	DEPT OF EDUCATION NELN	

The plan surrenders the debtors interest in collateral to the creditors listed below. The automatic stay has been lifted to allow these creditors to repossess the collateral upon which they have liens. Unless the order confirming provides otherwise, no disbursements will be made on any deficiency to these creditors unless and until deficiency claims are filed. Creditors unable or unwilling to repossess such collateral should advise the trustee to treat the entire claim as unsecured.

Surrender the collateral to creditor E AND D AUTO SALES. (2005 CADILLAC SRX)

The debtor shall be responsible for paying the following claims in accordance with the underlying agreement:

Creditor

GINA SWANSON

(RESIDENTIAL)

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WORLD FINANCE treated unsecured and liens avoided per 522(f). (VOID LIEN)

INLAND BANK/INSOLVE AUTO FUNDING, LLC shall be paid by the Trustee pursuant to Paragraph 4.d.ii of 4.d.iv above, prior to all other secured claims. Debtor shall obtain and maintain full coverage insurance on the vehicle and list INLAND BANK/INSOLVE AUTO FUNDING, LLC as the loss payee. Debtor acknowledge that this is a claim for post-petition financing under 11 U.S.C. § 1305(a)(2) and will not be subject to discharge. Should the debtor default in payments to the Trustee or there is a lapse in insurance, INLAND BANK/INSOLVE AUTO FUNDING, LLC or their assignee shall notify Debtor and Debtor's Counsel of the default. If the default is not cured within ten (10) days of such notice, INLAND BANK/INSOLVE AUTO FUNDING, LLC shall have relief from the automatic stay of 11 U.S.C. § 362(a) without a further hearing, upon the filing of notice of default.

Generally, any claim, proof of which is not filed before **08/25/2014**, shall be disallowed. Claims of government units, proofs of which are not filed before **10/05/2014**, shall be disallowed. Scheduled claims, proofs of which are not filed, or which claims are disallowed are subject to being discharged if the debtor(s) complete the plan, except as specifically provided by law.

The court has found that the Debtor has complied with the requirements of §521(a)(1)(B) and the case is not dismissed pursuant to §521(i).

Unsecured creditors shall receive their prorata portion of the Unsecured Pool that remains after satisfaction of all allowed priority and administrative claims, not to be less than **20.000%** of such claims.

The unsecured pool shall be increased by the "base" amount not needed to satisfy allowed secured, priority, and administrative claims (including the trustee's commission).

The plan establishes a minimum pool of funds to be paid to all unsecured creditors called the "unsecured pool". Nonpriority unsecured creditors holding allowed claims shall receive a pro rata share of the unsecured pool after allowed unsecured priority and administrative claims have been satisfied. The plan establishes the Unsecured Pool at **N/A**.

The plan sets a minimum pool of funds to be paid to the Trustee by the debtor(s) called a base. The debtor(s) must pay this base or allowed claims in full before a discharge may be entered. The base is fixed at **\$26,500.00**.

Please note that this Notice is only a summary of the plan as confirmed by the Court. You are cautioned to review the Court's order approving the plan, available on PACER at <http://ecf.tnmb.uscourts.gov>.

/s/HENRY E HILDEBRAND, III

CHAPTER 13 TRUSTEE

P O BOX 340019

NASHVILLE, TN 37203

PHONE: 615-244-1101

FAX: 615-242-3241

pleadings@ch13nsh.com

* An asterisk denotes that a proof of claim has been filed for the listed creditor. No disbursements will be made on any claim pursuant to the plan unless an allowed proof of claim is filed.